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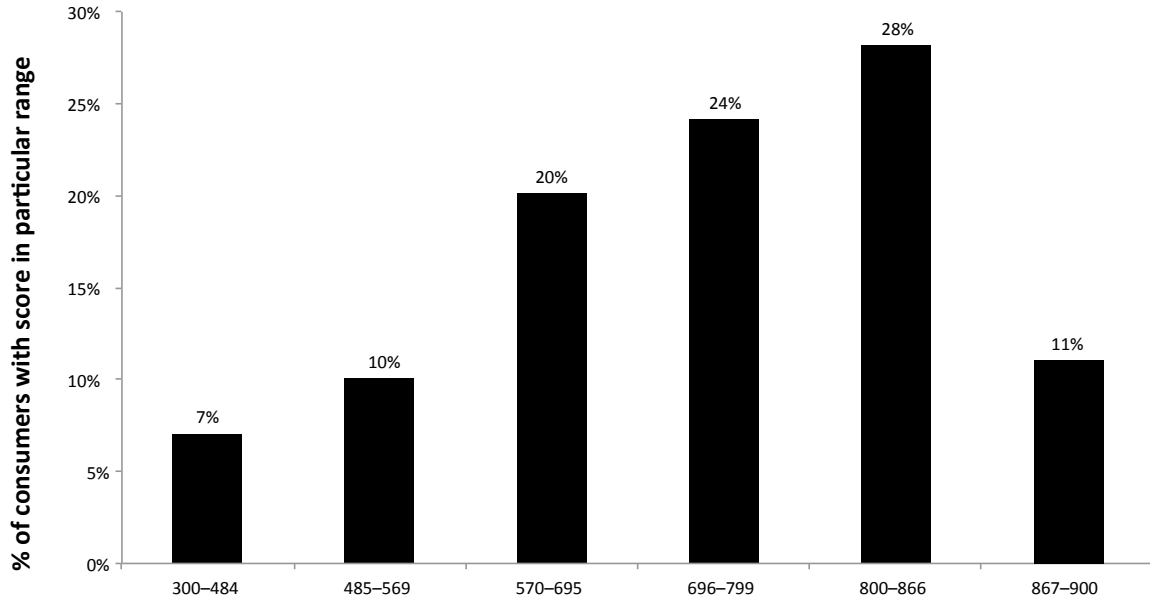
To view a specific graph or table, click on the respective link below.

Risk Based Pricing Rule — Scorex PLUSSM

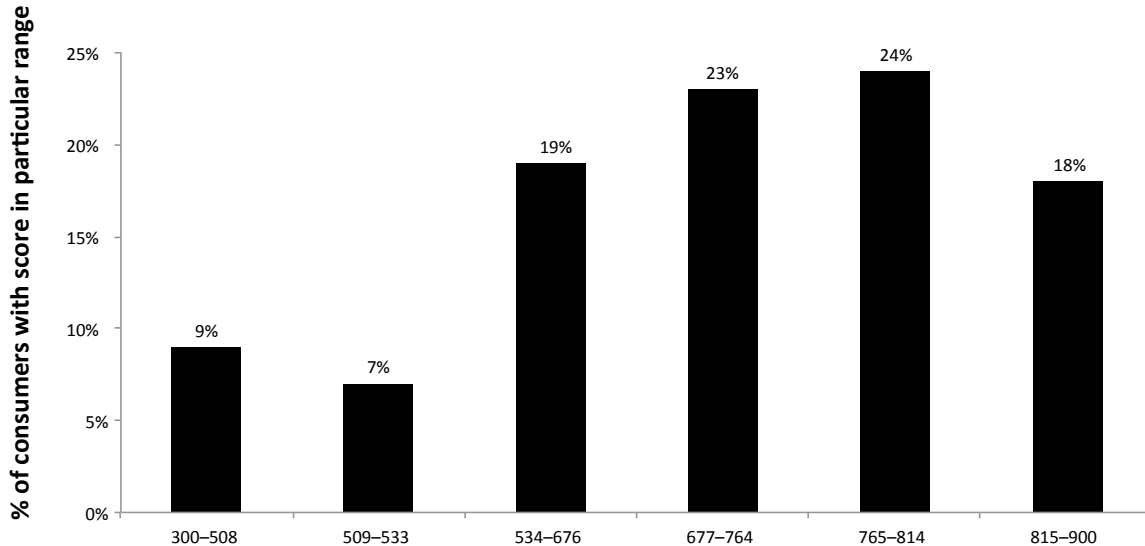
- Scorex PLUSSM — Existing Accounts Graph, SP Existing
- Scorex PLUSSM — Existing Accounts Table, SP Existing
- Scorex PLUSSM — New Accounts Graph, SP New
- Scorex PLUSSM — New Accounts Table, SP New



Scorex PLUSSM — Existing Accounts



Scorex PLUSSM — New Accounts





Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	420	1%	1%
421	438	1%	2%
439	450	1%	3%
451	460	1%	4%
461	469	1%	5%
470	477	1%	6%
478	485	1%	7%
486	494	1%	8%
495	503	1%	9%
504	512	1%	10%
513	521	1%	11%
522	530	1%	12%
531	538	1%	13%
539	547	1%	14%
548	555	1%	15%
556	563	1%	16%
564	570	1%	17%
571	577	1%	18%
578	584	1%	19%
585	591	1%	20%
592	597	1%	21%
598	603	1%	22%
604	610	1%	23%
611	615	1%	24%
616	621	1%	25%
622	628	1%	26%
629	633	1%	27%
634	639	1%	28%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
640	645	1%	29%
646	651	1%	30%
652	657	1%	31%
658	663	1%	32%
664	669	1%	33%
670	675	1%	34%
676	681	1%	35%
682	687	1%	36%
688	692	1%	37%
693	698	1%	38%
699	704	1%	39%
705	709	1%	40%
710	715	1%	41%
716	720	1%	42%
721	726	1%	43%
727	732	1%	44%
733	737	1%	45%
738	742	1%	46%
743	747	1%	47%
748	752	1%	48%
753	756	1%	49%
757	761	1%	50%
762	765	1%	51%
766	769	1%	52%
770	772	1%	53%
773	776	1%	54%
777	780	1%	55%
781	783	1%	56%



Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
784	786	1%	57%
787	789	1%	58%
790	792	1%	59%
793	795	1%	60%
796	798	1%	61%
799	801	1%	62%
802	803	1%	63%
804	806	1%	64%
807	808	1%	65%
809	811	1%	66%
812	813	1%	67%
814	816	1%	68%
817	818	1%	69%
819	820	1%	70%
821	823	1%	71%
824	825	1%	72%
826	827	1%	73%
828	830	1%	74%
831	832	1%	75%
833	834	1%	76%
835	836	1%	77%
837	839	1%	78%
840	841	1%	79%
842	843	1%	80%
844	845	1%	81%
846	848	1%	82%
849	850	1%	83%
851	853	1%	84%

Scorex PLUS SM Existing Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
854	855	1%	85%
856	858	1%	86%
859	860	1%	87%
861	863	1%	88%
864	866	1%	89%
867	869	1%	90%
870	873	1%	91%
874	876	1%	92%
877	880	1%	93%
881	884	1%	94%
885	889	1%	95%
890	895	1%	96%
896	900	4%	99%

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Minimum Scorex PLUSSM — Existing Accounts
 Maximum Scorex PLUSSM — Existing Accounts

300
900

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

File date: April 2019



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
300	469	1%	1%
470	479	1%	2%
480	486	1%	3%
487	491	1%	4%
492	495	1%	5%
496	499	1%	6%
500	503	1%	7%
504	506	1%	8%
507	509	1%	9%
510	512	1%	10%
513	514	1%	11%
515	517	1%	12%
518	520	1%	13%
521	524	1%	14%
525	528	1%	15%
529	532	1%	16%
533	538	1%	17%
539	544	1%	18%
545	552	1%	19%
553	564	1%	20%
565	580	1%	21%
581	594	1%	22%
595	604	1%	23%
605	613	1%	24%
614	619	1%	25%
620	625	1%	26%
626	631	1%	27%
632	636	1%	28%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
637	642	1%	29%
643	647	1%	30%
648	653	1%	31%
654	658	1%	32%
659	664	1%	33%
665	669	1%	34%
670	675	1%	35%
676	680	1%	36%
681	685	1%	37%
686	691	1%	38%
692	695	1%	39%
696	700	1%	40%
701	704	1%	41%
705	708	1%	42%
709	713	1%	43%
714	716	1%	44%
717	720	1%	45%
721	724	1%	46%
725	728	1%	47%
729	732	1%	48%
733	735	1%	49%
736	739	1%	50%
740	742	1%	51%
743	746	1%	52%
747	749	1%	53%
750	752	1%	54%
753	755	1%	55%
756	758	1%	56%



Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
759	761	1%	57%
762	764	1%	58%
765	767	1%	59%
768	770	1%	60%
771	772	1%	61%
773	775	1%	62%
776	778	1%	63%
779	780	1%	64%
781	782	1%	65%
783	785	1%	66%
786	787	1%	67%
788	789	1%	68%
790	791	1%	69%
792	793	1%	70%
794	795	1%	71%
796	797	1%	72%
798	799	1%	73%
800	801	1%	74%
802	802	1%	75%
803	804	1%	76%
805	805	1%	77%
806	807	1%	78%
808	808	1%	79%
809	810	1%	80%
811	812	1%	81%
813	813	1%	82%
814	815	1%	83%
816	817	1%	84%

Scorex PLUS SM New Accts — National Score Distribution			
Minimum	Maximum	Interval	“Ranks higher than X%” Cumulative
818	819	1%	85%
820	821	1%	86%
822	823	1%	87%
824	825	1%	88%
826	828	1%	89%
829	831	1%	90%
832	833	1%	91%
834	836	1%	92%
837	840	1%	93%
841	844	1%	94%
845	848	1%	95%
849	854	1%	96%
855	860	1%	97%
861	866	1%	98%
867	900	2%	99%

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Minimum Scorex PLUSSM — New Accounts
 Maximum Scorex PLUSSM — New Accounts

300
900

Instruction: “Your credit score ranks higher than [X] percent of U.S. consumers” where [X] corresponds to the fourth column labeled “Ranks higher than X%”.

File date: April 2019